

June 27, 2013

The Honorable John Huff Director of Insurance 301 W High Street Room 530 Jefferson City, Mo. 65101

Re: Plan Discontinuance and Replacement

Dear Mr. Huff:

Please accept this letter as notice of discontinuation of certain health plans by UnitedHealthcare. The discontinuance, and replacement with comparable products, will be effective upon each affected employer group's annual renewal date in 2014. Notice of the discontinuance and replacement will be provided to the policyholders at least 90 days prior to their respective renewal/discontinuance dates.

Effective upon the group's annual renewal in 2014, the discontinued plan will be replaced with the most comparable PPACA compliant plan offered by UnitedHealthcare, unless an alternate plan is chosen. The policyholder will be given the option to choose from among any other available plans.

In order to comply with PPACA requirements, the discontinuance and replacement will occur upon annual renewals throughout 2014 beginning January 1, 2014. Please feel free to contact me at 317-715-7739 or via email with any questions you may have. Thanks in advance for your assistance; I look forward to working with you on this process.

Regards,

Mike Corne

Vice President Regulatory Affairs

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UnitedHealthcare